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1	ŮΊ	TILITY PATENT APPLICATION TRANSMITTAL	Attorney Docket No.	VLTI.79914	
		for nonprovisional applications under 37 C.F.R. § 1.53(b))	Express Mail No.	EL 800840355 US	
	70: = n	Box Patent Application Commissioner for Patents Washington, D.C. 20231		or a	
	t Hivento	tor(s): Chet L. Andrews and Samuel A. Wheeler BUSINESS METHOD FOR IMPLEMENTING ON-LINE CHECK, ACCEPTANCE AND PROCESSING seed are:			
Title: BUSINESS METHOD FOR IMPLEMENTING ON-LINE CHECK, ACCEPTANCE AND ADDRESS METHOD FOR IMPLEMENT ADDRESS METHOD FOR ADDRESS METHOD FOR ADDRESS ME				OCESSING	
	Enclose	closed are:			
	22	pages of specification including abstract			
	6	sheet(s) of drawings an assignment of the invention to: Valutech, Inc.			
	x√				
	X	Declaration/Oath of Inventor(s): X Newly executed	of Inventor(s): X Newly executed Copied from a prior application (for contin/div)		
		Incorporation by Reference: the entire disclosure of the prior application, from which the copy or copies of the oath or declaration is supplied, is considered to be part of the disclosure of the accompanying application and is hereby incorporated by reference therein.			
		a small entity statement is enclosed.			
	Х	a small entity statement was filed in prior application; status still proper and desired.			
		Information Disclosure Statement/PTO-1449/Copies of IDS citations.			
T		other:			
had him to had	If a C	If a Continuing Application: Check appropriate box, and supply the requisite information below:			
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Group Art Unit: Prior application information: Examiner: **CLAIMS AS FILED** RATE FEE NUMBER FILED NUMBER EXTRA \$710 \$710 BASIC FEE \$ 36 X \$ 18 TOTAL CLAIMS 22 - 20 =5 - 3 = X \$80 \$ 160 INDEPENDENT CLAIMS 2 \$270 MULTIPLE DEPENDENT CLAIM PRESENT \$ 906 TOTAL * Number extra must be zero or larger If applicant has small entity status under 37 CFR 1.9 and 1.27, then divide total fee by 2, and enter amount here. SMALL ENTITY TOTAL \$ 453 A check in the amount of \$453.00 to cover the filing fee is enclosed. X Commissioner is hereby authorized to charge/credit Deposit Acct. No. 19-2112 as described below. Enclosed is a duplicate of this sheet. as filing fee. Charge the amount of \$_ Credit any overpayment. X Charge any additional filing fees required under 37 CFR 1.16 and 1.17. 7/20/01 Date

Signature Ladi O. Shogbamimu

SHOOK, HARDY & BACON L.L.P.

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Converted Provisional Appln.

of prior application No.

EL800840355US

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